

# Good Neighborly News

Issue 2

Neighborhood Watch Publication

Spring-2006

## Neighborhood Watch Block Captains:

Please distribute this newsletter to your block participants. Need a white copy? Go to our website at [www.ci.carlsbad.ca.us](http://www.ci.carlsbad.ca.us) and subscribe to the newsletter or just print the current edition.

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## Police Contacts:

Website  
[www.ci.carlsbad.ca.us](http://www.ci.carlsbad.ca.us)

**Emergency**  
9 1 1

**Non-emergency**  
(760) 931-2197

**Crime Statistic Hotline**  
(760) 931-2201

**Other Crime Statistics**  
(760) 931-2279

**Police Watch Commander**  
(760) 931-2115

**Traffic Unit**  
(760) 931-2106

**Narcotics Unit**  
(760) 931-2193

**Records Division**  
(760) 931-2119

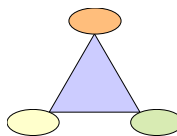
**Detective Division**  
(760) 931-2145

**Senior Volunteer Patrol**  
(760) 931-2214

**Community Services**  
(760) 931-2177

**The Crime Prevention Unit's mission** is the anticipation, recognition and appraisal of crime risk and the initiation of some action to remove or reduce it.

## Don't Get Caught in the Crime Triangle



Did you know that in order for a crime to occur there needs to be three elements?

- 1) Desire** – Someone wanting to commit a crime
- 2) Ability**– Someone has the power to commit a crime
- 3) Opportunity** – A favorable circumstance for a crime.

If any one of these three elements is missing, a crime cannot occur. The main objective of crime prevention and Neighborhood Watch is to reduce the opportunity for crime, thus reducing the likelihood that crime will occur.

The one element that community members control when it comes to the occurrence of crime is opportunity. Are you leaving an opportunity so great you affect someone's desire to commit the crime and ultimately give them the ability?

A good example of this is leaving your car parked in the driveway all night with the doors unlocked and your purse inside. By leaving your car parked outside all night you create an opportunity. By leaving it unlocked you add to a criminal's ability. Even if you lock your car making the crime more difficult to commit and affecting their ability, leaving your purse behind creates an opportunity so appealing a criminal is willing to go to greater lengths to commit the crime.

This is only one of the many opportunities for crime we create in our neighborhoods. Almost all

crimes that occur in Carlsbad are greatly opportunistic. We are leaving our homes, vehicles and other property unsecured. We are leaving purse, wallets, computers and I-pods behind in our unsecured vehicles and then we are surprised when a criminal takes advantage of the opportunity.

The best thing you can do for your neighborhood is remove the opportunities for crime. Lock your home, park your vehicle in the garage, lock it and lock the garage. Take your personal property in the house and prevent opportunistic criminals from preying on our neighborhoods.



## Automatic Debit Scams

Fraudulent telemarketers have found yet another way to steal your money from your checking account. Watch your statement for unauthorized debits from your checking account.

Automatic debiting of your checking account can be a legitimate payment method; many people pay mortgages or make car payments this way. But the system is now being abused by fraudulent telemarketers.

Therefore, if a caller asks for your checking account number or other information printed on your check, you should follow the same warning that applies to your credit card number – **do not give your checking**



## Kid's Corner

### 1) What is the most important thing you can do to keep your child safe?

Although it is important to keep updated records about your child, current photos, fingerprints and dental charts, nothing is more important than talking with your child about safety. Create a feeling in your own home where your child feels safe coming to you and confiding about experiences. Ensure you will be responsive to them if they need your help.

### 2) What is the average age of victims of abduction and exploitation?



Teenagers-especially 12-19 year old girls are the most victimized group of the U.S. population.

### 3) According to the police, what is the most important tool in the search for a missing child?

A good picture of a child is vital to any child investigation. Police ask parents to keep current photos of their children, regardless of their age, on hand at home in case of an emergency.

## Automatic Debit Scam cont.

account information over the phone unless you are familiar with the company and you are agreeing to pay for something.

If you give your checking account number to a stranger, that person could use it to take money from your checking account.

### How the Scam Works

You either get a postcard or a telephone call saying you have won a free prize or you can qualify for a major credit card, regardless of past credit problems.

If you respond to the offer, the telemarketer often asks you right away, "Do you have a checking account?" If you say "yes," the telemarketer then goes on to explain the offer. Often it sounds too good to pass up. This is the first sign something is wrong.

Near the end of the sales pitch, the telemarketer may ask you to get one of your checks and to read off all of the numbers at the bottom.

Telemarketers may tell you the account information will help ensure that you qualify for the offer. And, in some cases, the legitimate telemarketer will honestly explain that this information will allow them to debit your checking account.

Once a telemarketer has your checking account information, it is put on a "demand draft," which is processed by your bank like a check. The draft has your name, account number, and amount. However, the draft does not require your signature. When your bank receives the draft, it takes the amount on the draft from your checking account and pays the telemarketer's bank. You may not know that your bank has paid the draft until you receive your bank statement.

## What You Can Do To Protect Yourself.

Don't give out your checking account number over the phone.

Companies do not ask for your bank account information unless you have expressly agreed to this payment method.

### IT'S THE LAW:



Since December 31, 1995, a seller or telemarketer is required by law to obtain your verifiable authorization to obtain payment from your bank account. That means whoever takes your bank account information over the phone must have your express permission to debit your account.

### What to Do If You Are a Victim

If telemarketers cause money to be taken from your bank account without your knowledge or authorization, they have violated the law. If you receive a written confirmation notice that does not accurately represent your understanding of the sale, follow the refund procedures that should have been provided and request a refund of your money.

If you do not receive a refund, it's against the law. If you believe you have been a victim of fraud, contact your bank immediately. Tell the bank that you did not okay the debit, ask them to return it and tell them that you want to prevent further debiting. You also should contact your state Attorney General. Depending on the timing and the circumstances, you may be able to get your money back.